

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS**

In Re: John B. Keys and Yolanda G. Keys
Debtor

Case No.: 10-20617

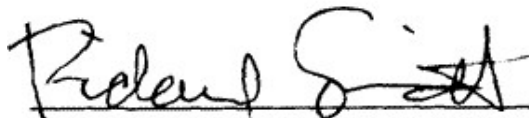
ORDER CONFIRMING CHAPTER 13 PLAN

On this day came on for consideration the Debtor's Chapter 13 Plan of Reorganization. The Court, having heard the evidence and arguments of counsel and the recommendation of the Chapter 13 Trustee, and having considered all documents on file herein, including the Trustee's Report of 341(a) Meeting and the Summary and Analysis of Chapter 13 Plan (the "Trustee's Report"), finds that the Plan meets the requirements of 11 U.S.C. §§§§ 1325 and should be confirmed.

It is therefore ORDERED as follows:

1. The Debtor's Plan as proposed and set out in the Trustee's Report is hereby CONFIRMED.
2. The Debtor shall pay to the Trustee a monthly sum according to the terms of the Plan for a period not to exceed 60 months or until all of the properly filed and allowed claims have been paid in full or as specifically treated in the Plan or until further Order of this Court.
3. The Trustee shall make disbursements pursuant to provisions of the Plan as set out in the Trustee's Report and 11 U.S.C. §§1326, and shall pay only such claims which are allowed by the Court. The Trustee shall make disbursements monthly, unless otherwise provided by the Plan, but shall not be required to pay any dividend in an amount less than \$15.00. Dividends not distributed because of this provision shall accumulate, and be paid when such accumulation aggregates \$15.00 or more.
4. The order of payment, unless otherwise directed, shall be:
 - a. The percentage fee to the Trustee as may be periodically fixed by the Attorney General pursuant to 28 U.S.C. §§586(e).
 - b. On-going regular monthly mortgage payments.
 - c. Debtor's unpaid attorney's fees.
 - d. Allowed claims in the amounts and order shown in the Trustee's Report or as allowed pursuant to timely filed claims.
5. All collateral for secured claims will be deemed valued as set out in the Trustee's Report and each secured creditor shall retain the lien existing prior to the commencement of the case to secure payment of the allowed amount of its claim until the Debtor is discharged.
6. During the term of the Plan, the Debtor(s) shall timely pay all post petition taxes and shall not incur additional debt except upon written authorization of the Trustee or the Court.

Signed and Entered on Docket: 11/22/10



RICHARD S. SCHMIDT
United States Bankruptcy Judge